

Cash belonging to the company in bank	174,176 00
Gross premiums (as written in the policies) in course of collection, not more than three months due	480,260 00
Bills receivable, not matured, taken for fire, marine and inland risks	20,700 76
Aggregate amount of all assets of the company, stated at their actual value....	\$2,873,701 88

LIABILITIES.		
Gross claims for adjusted and unpaid losses due and to become due.		\$25,611 06
Gross losses in process of adjustment, or in suspense, including all referred claims, claims in process of settlement, and claims in suspense.		55,340 30
Losses related, including interest, costs and other expense thereon.		0,183 13
Net amount of unpaid losses.		120,096 09
Gross premiums received and receivable upon all unexpired fire risks on the basis of one year from date of policy, including interest premiums on perpetual fire risks.	\$1,854,851.86	unearned premiums (50 per cent.)
Gross premiums received and receivable upon all unexpired marine risks on the basis of one year from date of policy.	\$305,235.24	
Gross premiums received and receivable upon all unexpired accident and sickness risks on the basis of one year from date of policy.	\$114,076.90	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks.	\$414,076.90	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks.	\$414,076.90	
Gross premiums (cash and bills) received and receivable on all un- expired marine risks.	100 per cent.	
Total unearned premiums as computed above.		1,401,862 80
All other demands against the company, absolute and contingent due and to be- come due, admitted and contested, via Commissions.		55,517 05
Total amount of all liabilities except capital stock and net surplus.		\$1,860,586 05
Total amount of capital stock and net surplus.		290,800 00
Surplus beyond capital and all other liabilities.		\$2,051,386 05
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.		\$2,072,701 00

RECEIPTS DURING THE YEAR.		
	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of last year....	\$ 250,802 60	\$105,855 84
Net collected.....	\$ 250,802 90	\$105,855 84
Gross premiums on risks written and renewed during	2,750,354 73	521,605 66

Total.....	\$2,962,067 38	\$627,551 40	
Deduct gross premiums and bills in course of collection at this date.....	408,007 48	81,182 93	
Entire premiums collected during the year.....	\$2,553,740 85	\$546,368 07	
Deduct reinsurance, rebate, abatement and return premiums.....	734,092 05	82,832 03	
Net cash actually received for premiums.....	\$1,819,086 50	\$463,516 14	\$2,282,573 04
Received for interest on mortgages; received for interest and dividends on stocks and bonds, collateral loans and from all other sources.....			65,496 00
Aggregate amount of receipts actually received during the year in cash.....			\$2,351,069 70

### DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount actually paid for losses (including \$145,207 48 losses occurring in previous years).....	\$1,387,705 44	\$350,904 22	
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years) and all amounts actually received for reinsurance in other companies. Total deduction.....	64,727 80	22,181 67	
Net amount paid during the year for losses.....	\$1,276,036 55	\$328,922 55	\$1,601,968 10
Paid for commission or brokerage.....			490,160 84
Paid for salaries, fees, or other charges of officers, clerks, agents and all other employees.....			87,120 00
Paid for State and local taxes in this and other States.....			105,877 84
All other payments and expenditures.....			140,534 83
Aggregate amount of actual disbursements during the year in cash.....			\$2,392,570 61

### BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$2,806,478 00	\$40,814 00	\$2,847,292 00
Premiums received (gross).....	254,800 00	54,848 00	309,648 00
Losses paid.....	31,740 84	297 00	32,037 84
Losses incurred.....	26,874 01	1,467 00	28,341 01

J. J. KENNY, Vice-President.  
C. C. FOSTER, Secretary.

DISE 111

Dominion of Canada; Province of Ontario; County of York:—  
Sworn to January 23, 1908, before W. B. RAYMOND, Notary Public.

# JULIUS STRAUS & SON, Agent

## 1013 East Main Street.

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**ANNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31ST DAY OF DECEMBER, 1902, OF THE ACTUAL CONDITION OF THE TRAVELERS INSURANCE COMPANY, ORGANIZED UNDER THE LAWS OF THE STATE OF CONNECTICUT, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS FOR THE COMMONWEALTH OF VIRGINIA, PURSUANT TO THE LAWS OF VIRGINIA.**

Name of the company in full, THE TRAVELERS INSURANCE COMPANY; Location of home or principal office of said company, HARTFORD, CONN.; Character of the business transacted by the company, LIFE AND ACCIDENT INSURANCE; President, SYLVESTER C. DUNHAM; Secretary, JOHN E. MOHRIS; Organized and incorporated, JUNE 11, 1853; Commenced business, APRIL 1, 1854; Name of the general agent in Virginia, A. BEIRNE BLAINE; Residence, RICHMOND, VA.

Amount of capital stock.....	\$1,000,000 00	
	Accident	Life
	Amount.	Amount.
Number of policies and the amount of insurance effected thereby in force at end of previous year.....	418,211,018 00	46,738
Number of policies issued during the year and the amount of insurance effected thereby.....	761,021,000 00	8,374
<b>Total.....</b>	<b>\$1,100,233,618 00</b>	<b>55,112</b>
	<b>\$185,506,703 00</b>	

Number of policies in force at end of year.....	089,178,080 00	4,840	10,675,383 04
Whole number of policies in force, and the amount of liabilities or risks thereon at end of year.....	\$450,055,585 00	50,772	\$125,221,519 50
<b>RECEIPTS.</b>			
Amount of premiums received.....	4,842,000 18		5,019,591 51
Amount of annuities received.....			26,381
Amount of interest received.....	271,014 83		1,232,643 60
Amount of rents received.....			101,101 67
Amount of all other receipts, profit on sale of ledger assets.....			118,952 91
Totals.....	4,913,055 43		5,890,790 99
<b>DISBURSEMENTS.</b>			
Amount of losses paid.....			1,104,275 83
Amount of sum assured on endowments paid.....			832,725 06
Amount paid annuities.....	2,460 03		185,026 28
Amount paid for surrender values.....	1,000 00		
Amount dividend paid to stockholders.....	212,920 95		614,112 61
\$54,862 25 and life, \$117,754 15)			
Totals.....	\$3,803,495 20		\$2,579,074 43
<b>ASSETS</b>			
Bonds, market value.....	\$15,385,810 47		
Life and Accident, do.....	5,039,025 88		
Stocks, market value.....	1,193,511 82		
Real estate, unencumbered, market value.....	7,410,563 48		
Loans secured by mortgage on real estate.....	1,438,511 68		
Cash in banks, trust companies and company's office.....	1,830,415 00		
Loans on company's policy, advanced as collateral.....	939,043 63		
Loans secured by pledge of stocks and bonds.....	298,420 21		
Interest accrued, but not due.....	728,621 78		
Unreceived and deferred premiums (life).....			
Based out at market value—Totals.....			\$37,114,620 00

LIABILITIES.		
Amount of losses unpaid, (unadjusted, \$19,591.54; restated, \$70,250)	\$	201,841.54
Reserve for claims against employees		1,005,118.02
Amount for claims paid in advance		94,725.00
Amount of interest due or accrued		110,000.00
Amount for taxes, etc. due or accrued		100,000.00
Uninsurance reserve for accident policies in force 31st December 1922, on basis of 5%, per cent. American experience mortality table		29,000,538.00
Uninsurance reserve for liability department		400,000.00
Reserve to protect security valuations		100,000.00
<b>Total.</b>		<b>\$31,802,150.00</b>

BUSINESS IN VIRGINIA DURING 1902				Life.	
				No.	Amount.
Number of policies in force December 31, 1901.....				60	\$1,061,085 00
Number and amount of policies issued during the year 1902.....				283	70,973 00
Total.....				960	\$2,388,061 00
Deduct number and amount of policies which have ceased to be in force during 1902.....				316	307,903 00
Total number and amount of policies in force at end of year 1902.....				834	\$2,030,148 00
Amount of losses and claims on policies unpaid December 31, 1901.....				10	\$20 00
Amount of losses and claims on policies incurred during the year 1902.....				18	10,309 00
Total.....				10	\$10,319 00
Amount of losses and claims on policies paid during the year 1902.....				10	\$10,319 00
					Amount
	Risks	Written.	Losses Paid.	Losses Incurred.	at Risk at End of Year.
Accident.....	\$10,000,000 00	\$300,000 00	\$300,000 00	\$300,000 00	\$10,000,000 00

Employers liability.....	2,010,000 00	4,702 87	4,702 87	\$244,400 00
Health.....	350,070 00	2,841 15	2,841 15	588,325 00
<b>Total.....</b>	<b>\$12,322,370 00</b>	<b>\$37,503 96</b>	<b>\$27,568 00</b>	<b>\$3,777,160 00</b>
Amount of assessments payable during the year.....				
During the year 1902 in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses.....				\$ 67,000 15
Life.....				23,763 51
Accident.....				64,231 45
Employers liability.....				5,850 25
<b>Total.....</b>				<b>\$133,800 00</b>
(Signed).....		S. C. DUNHAM, President.		

(Signed.) City of Hartford, Conn.  
Sworn to January 17, 1905, before JAMES L. HOWARD, JR., Notary Public,  
LOCAL AGENTS.

Julius Straus & Co.,	Williamson Talley & Co.,	T. L. Alfried & Son,
John W. Gordon,	Cling Savings Bank,	W. W. Hardwick,
	Walter B. Claiborne,	B. C. Wherry,

SPECIAL CITY AGENTS.

C. W. Moss,	George L. Hanks,	C. W. Hawthorne,
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VIRGINIA DISTRICT AGENTS

E. Aubrey Young, Norfolk, Va.,	Huske & McKinney, Lanier Gray, Roanoke, Va.,
Williamson & Temple, Danville, Va.,	Davis, Childs & Co., Lynchburg, Va.,
J. F. Hurt, Insurance Agency, Tazewell, Va.	Cloud, Randolph & Hawthorne, Charlottesville, Va.,
	N. A. Linney, Gordonsville, Va.,

**WALKE & SON, Norfolk, Va.**

**BLAIR & TABB,**

—STATE AGENTS—

**For Virginia, West Virginia and North Carolina,  
and South Carolina, (LIABILITY DEPT.)**

**718 East Main Street, Richmond, Va.**